

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

IN RE: ) Case No: 24-40877 Chapter 13  
GLORIA LYNN BROYLES ) Plan Pmt: \$ 320.00/Month  
 ) Term: 60 Months  
 ) 100% TO UNSECURED CREDITORS  
Debtor ) 3RD AMENDED POST-CONF AM

**CERTIFICATION AND ORDER OF CONFIRMATION FOR CHAPTER 13 PLAN**

**CERTIFICATION**

**COMES NOW** Diana S. Daugherty, Standing Chapter 13 Trustee, and certifies that: the Trustee has reviewed the Debtor's schedules, plan, and the Debtor's most recent pending motion to amend the plan, and has conducted a Section 341 meeting of creditors, and except to the extent the Trustee's objection has been overruled, the Chapter 13 plan, including any and all of the most recent proposed amendments thereto, complies with all Chapter 13 and other applicable provisions of Title 11 United States Code; the Debtor has advised that they have made all DSO payments and filed all tax returns as required by 11.U.S.C. § 1325(a)(8) & (9) or the Trustee's objection has been overruled. The Debtor is substantially current in their payments to the Trustee; and the Trustee is not aware of any outstanding objections to confirmation.

Dated: October 24, 2024

CNFORD-SI

/s/ Diana S. Daugherty, Chapter 13 Trustee

Diana S. Daugherty, Chapter 13 Trustee

Original Confirmation hearing set for:  
May 02, 2024

P.O. Box 430908  
St. Louis, MO 63143  
(314) 781-8100 Fax: (314) 781-8881  
trust33@ch13stl.com

**ORDER**

It is **ORDERED** that the plan is confirmed; if Debtor has filed a motion to amend seeking confirmation of this confirmed plan, that motion is GRANTED; all other pending motions to amend plan are DENIED; that the Trustee shall distribute any payments received in conformance with Title 11; that except as provided in 11 U.S.C. § 1304(b), the Debtor is hereby prohibited during the pendency of this case from in any way encumbering or disposing of any property of this estate or from incurring any further debt, without prior written approval of the Court excepting debts incurred for protection of life, health, or property when not reasonably practical to secure prior approval. **The automatic stay under 11 U.S.C. § 362 and 11 U.S.C. § 1301 is terminated as to any collateral listed in 3.9(B) of the plan.** Any provision in the plan providing for special classification and treatment of claims filed after the Bankruptcy Rule 3002(c) or 11 U.S.C. § 502(b)(9) date shall be void; such claims shall receive treatment pursuant to 11 U.S.C. § 726(a)(3).

**DATED: October 25, 2024**  
**St. Louis, Missouri**

*Kathy A. Surratt - States*

**KATHY A. SURRATT-STATES**  
**U.S. Bankruptcy Judge**

24-40877

**CERTIFICATION AND ORDER OF CONFIRMATION FOR  
CHAPTER 13 PLAN**

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Copy mailed to:

GLORIA LYNN BROYLES  
1376 BROADLAWNS LN  
SAINT LOUIS, MO 63138

Diana S. Daugherty, Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143

All Creditors and Parties in Interest

LAW OFFICES OF TOBIAS LICKER  
1861 SHERMAN DR  
ST CHARLES, MO 63303

In re:

Gloria Lynn Broyles

Debtor

Case No. 24-40877-kss

Chapter 13

District/off: 0865-4

User: admin

Page 1 of 3

Date Rcvd: Oct 25, 2024

Form ID: pdf03

Total Noticed: 37

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:****Recip ID****Recipient Name and Address**

- db + Gloria Lynn Broyles, 1376 Broadlawns Ln, Saint Louis, MO 63138-2501
- sp + Joseph Ott, Ott Law Firm, LLC, 3544 Oxford Avenue, Maplewood, MO 63143-4209
- 25561876 + CT Partners of Chesterfield, LLC, 14825 North Outer 40 Rd Ste 110, Chesterfield, MO 63017-2152
- 25561877 + Greater Missouri Imaging, PO Box 66726, Saint Louis, MO 63166-6726
- 25561878 + Home Care Chiropractic, PO Box 972, Saint Peters, MO 63376-0016
- 25561879 + MFG Spine, LLC, 14825 N Outer 40, Suite 200, Chesterfield MO 63017-2152
- 25561880 + MRI Partners of Chesterfield, 14825 N Outer 40 Rd # 110, Chesterfield MO 63017-2152
- 25561881 #+ Naseem A Shekani, M.D. PC, 2821 North Ballas Rd, Ste C-64, Saint Louis MO 63131-2387
- 25561882 + Orthopedic Asc of Chesterfield, 14825 N Outer Forty Rd, Chesterfield, MO 63017-2119
- 25561883 + Pain & Rehabilitations, 14825 N Outer 40 Rd, #360, Chesterfield, MO 63017-2152, Notice: United Physician Group 63017-2108
- 25561884 + Precision Medical Products, Inc., 2217 Plaza Drive, Rocklin, CA 95765-4421
- 25561886 + St. Louis Spine and Orthopedic Surgery C, 1130 Town & Country Commons Dr, Chesterfield MO 63017-8200
- 25561887 + The Orthopedic Center of St. Louis, 14825 N Outer 40 Rd #200, Chesterfield, MO 63017-2152
- 25530360 + Tower Loan of St. Charles, P.O. Box 877, St. Charles, MO 63302-0877

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

cr	Email/Text: BKEBN-Notifications@ocwen.com	Oct 26 2024 00:16:00	HSBC Bank USA NA, Bankruptcy Dept, PO Box 24605, W Palm Beach, FL 33416-4605
25511747	^ MEBN	Oct 25 2024 23:07:22	Beyond Finance, PO Box 660442, Dallas, TX 75266-0442
25511748	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 25 2024 23:51:16	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
25516757	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2024 01:50:06	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
25544159	Email/Text: BKEBN-Notifications@ocwen.com	Oct 26 2024 00:16:00	HSBC Bank USA, National Association, as Indenture, c/o PHH Mortgage Corporation, Attn: Bankruptcy Department, PO BOX 24605, West Palm Beach FL 33416-4605
25511749	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 26 2024 00:17:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
25511750	+ Email/Text: kim@schwartzkopflaw.com	Oct 26 2024 00:17:00	Kim G Schwartzkopf, 2600 Forum Blvd, Ste A, Columbia, MO 65203-6343
25543558	Email/PDF: resurgentbknotifications@resurgent.com	Oct 25 2024 23:51:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25511758	Email/Text: bkresearch@stlmsd.com	Oct 26 2024 00:16:00	The Metropolitan St. Louis Sewer District, 2350 Market Street, Saint Louis, MO 63103
25511751	Email/Text: ecfnotices@dor.mo.gov		

District/off: 0865-4

Date Rcvd: Oct 25, 2024

Total Noticed: 37

25517218	+ Email/Text: bankruptcy@nbtbank.com	Oct 26 2024 00:16:00	Missouri Department of Revenue, PO Box 475, 301 W. High Street, Jefferson City, MO 65105-0475
25511752	+ Email/Text: netcreditbnc@enova.com	Oct 26 2024 00:17:00	NBT Bank, NA, 52 South Broad Street, Norwich, NY 13815-1699
25524421	+ Email/Text: netcreditbnc@enova.com	Oct 26 2024 00:18:00	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
25511753	+ Email/Text: BKEBN-Notifications@ocwen.com	Oct 26 2024 00:18:00	NetCredit, 175 W Jackson Blvd, Suite 600, Chicago, IL 60604-2948
25543552	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 25 2024 23:53:06	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
25511754	+ Email/Text: bankruptcy@nbtbank.com	Oct 26 2024 00:17:00	Pennstar Bank, Attn: Bankruptcy, Po Box 351, Norwich, NY 13815-0351
25596497	+ Email/Text: bankruptcy@attystl.com	Oct 26 2024 00:17:00	Randall E. Gusdorf, c/o The Gusdorf Law Firm, LLC, 9666 Olive Blvd., Ste. 211, St. Louis, MO 63132-3012
25511755	+ Email/Text: bankruptcy@attystl.com	Oct 26 2024 00:17:00	Randall Eliot Gusdorf, 9666 Olive Blvd., Suite 211, Saint Louis, MO 63132-3012
25561885	+ Email/Text: heather.morgan@ssmhealth.com	Oct 26 2024 00:17:00	SSM Health, PO Box 411997, Saint Louis, MO 63141
25511756	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 25 2024 23:52:09	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25511757	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 01:50:06	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25511759	Email/Text: bankruptcy@towerloan.com	Oct 26 2024 00:16:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
25511760	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Oct 26 2024 00:16:00	United States Attorney, 111 South 10th Street, 20th Floor, Saint Louis, MO 63102

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
MaryAnn G. Black	on behalf of Creditor HSBC Bank USA NA MaryAnn.Black@mo.cslegal.com bkpleadingsEASTERN@mo.cslegal.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
Tobias Licker	on behalf of Debtor Gloria Lynn Broyles Tobiaslickerhotmail@gmail.com tobliecf@gmail.com;a.lickerlawfirm@gmail.com;d.lickerlawfirm@gmail.com;m.lickerlawfirm@gmail.com;LickerTR46591@not ify.bestcase.com;s.lickerlawfirm@gmail.com;11243@notices.nextchapterbk.com

TOTAL: 4